

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

VERN D AMACHER
KIMBERLEY H
EFTHIMIOU-AMACHER
Debtor(s)

Case No. 05-20067

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2005.
- 2) The plan was confirmed on 08/31/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/23/2009.
- 5) The case was completed on 08/17/2009.
- 6) Number of months from filing to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,400.00.
- 10) Amount of unsecured claims discharged without payment: \$89,324.55.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$88,666.35
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$88,666.35**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,450.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,044.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,494.82**

Attorney fees paid and disclosed by debtor: \$1,250.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLIED INTERSTATE	Unsecured	12.00	NA	NA	0.00	0.00
ALTRA FEDERAL CREDIT UNION	Unsecured	6,860.00	6,861.28	6,861.28	2,881.74	0.00
ALTRA FEDERAL CREDIT UNION	Unsecured	6,683.00	6,665.11	6,665.11	2,799.35	0.00
ALTRA FEDERAL CREDIT UNION	Unsecured	NA	11,381.07	11,381.07	4,780.05	0.00
ALTRA FEDERAL CREDIT UNION	Secured	24,260.00	24,260.00	24,260.00	24,260.00	1,772.62
ALTRA FEDERAL CREDIT UNION	Secured	NA	NA	NA	0.00	0.00
BANK ONE/JPM CHASE	Unsecured	641.00	733.14	733.14	307.92	0.00
BECKET & LEE LLP	Unsecured	31,202.00	33,118.65	33,118.65	13,909.83	0.00
CAPITAL ONE FINANCIAL	Unsecured	589.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	15,000.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	NA	NA	0.00	0.00
DELL FINANCIAL	Secured	250.00	250.00	250.00	250.00	18.56
DELL FINANCIAL	Secured	250.00	250.00	250.00	250.00	18.56
DENTAL BOUTIQUE	Unsecured	155.00	NA	NA	0.00	0.00
DISCOVER BANK	Unsecured	3,000.00	3,219.84	3,219.84	1,352.33	0.00
DISNEY VACATION CLUB	Secured	3,000.00	3,000.00	3,000.00	3,000.00	219.19
ECAST SETTLEMENT CORPORATION	Unsecured	2,378.00	2,577.66	2,577.66	1,082.62	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	8,367.00	8,707.38	8,707.38	3,657.10	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	14,800.00	16,216.96	16,216.96	6,811.12	0.00
GINNYS	Unsecured	90.00	NA	NA	0.00	0.00
HARRY AND DAVID	Unsecured	297.00	341.71	341.71	143.52	0.00
JOHN DEERE CREDIT	Secured	500.00	500.00	500.00	500.00	36.79
KOHL'S	Unsecured	1,089.00	1,155.93	1,155.93	485.49	0.00
MCI	Unsecured	105.00	NA	NA	0.00	0.00
ORLAND PARK DENTAL ASSOC	Unsecured	69.00	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	123.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	11,381.00	12,732.05	12,732.05	5,347.46	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,141.00	10,609.97	10,609.97	4,456.19	0.00
RESURGENT CAPITAL SERVICES	Unsecured	10,805.00	11,073.34	11,073.34	4,650.80	0.00
RETAILERS NATL BANK	Unsecured	204.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	1,660.00	429.27	429.27	180.29	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,260.00	\$24,260.00	\$1,772.62
All Other Secured	\$4,000.00	\$4,000.00	\$293.10
TOTAL SECURED:	\$28,260.00	\$28,260.00	\$2,065.72
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$125,823.36	\$52,845.81	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,494.82</u>	
Disbursements to Creditors	<u>\$83,171.53</u>	
TOTAL DISBURSEMENTS :		<u>\$88,666.35</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.